

# **EXHIBIT A**

26000 CANNON ROAD  
CLEVELAND, OH 44146

McCarthy, Burgess & Wolff  
A Collection Agency

THE MB&W BUILDING  
26000 Cannon Road  
Cleveland, Ohio 44146  
Phone 888-817-1750

06/02/17



ERIN VOGEL

Date: 06/02/17  
Creditor: Payless Car Rental, Inc.  
Account #: 1381  
Reference #: 5478  
Amount: \$3,036.83

MCAR7V001/ 705056888062 698X000000333/000000002

Dear ERIN VOGEL.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Payless Car Rental, Inc. has placed the above referenced account with our office for collection activity. Our office hours are Monday through Thursday 8:30am to 9:00pm and Fridays 8:30am to 5:00pm. Please be aware that a notice of rights is set forth below. If you want to resolve this debt, please contact your account representative at 1 (888) 817-1750.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request made within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

PLEASE SEE REVERSE FOR IMPORTANT CONSUMER RIGHTS INFORMATION.

Regards,

*Nicholas Evans*

Nicholas Evans  
844-838-4046 EXT. 4224  
[customerservice@mbandw.com](mailto:customerservice@mbandw.com)  
[www.mbandw.com](http://www.mbandw.com)

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This is an attempt to collect a debt and any information obtained will be used for those purposes.

PLEASE INCLUDE REMIT SECTION WITH YOUR PAYMENT.

DATE	ACCOUNT #	REFERENCE #	TOTAL DUE
06/02/17	1381	5478	\$3,036.83

For your convenience, an automated attendant is available to process ACH/Check payments over the phone by dialing 800-669-2900.

Payment should be made payable to Payless Car Rental, Inc.. Please send payment and correspondence to:

When you provide a check as payment, you authorize us to use the information from your check to make a one time electronic transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. If you wish to opt out, you may send payment in the form of a money order, certified check or by writing to us.

McCarthy, Burgess & Wolff, Inc.  
26000 CANNON ROAD  
CLEVELAND, OH 44146

We are required to provide the following information under state law for the states indicated. This is not a complete list of your rights by state. If you do not reside in one of these states, you may have the same or similar rights under state or federal law.

**CALIFORNIA:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8am or after 9pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Cal. Civ. Code § 1812.700

Nonprofit credit counseling services may be available in the area.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**COLORADO:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR)

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**MAINE:**

Our hours of operation are Mon - Fri 8:00am to 5:00pm EST.

**MASSACHUSETTS:**

NOTICE OF IMPORTANT RIGHTS.

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

Hours of operation are Mon - Fri 8:00am to 5:00pm EST.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NEW YORK CITY:** New York City Department of Consumer Affairs license number 1463527.

**NEW YORK:**

In accordance with the Fair Debt Collection Practices, Act, 15 U.S.C. § 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: the use or threat of violence; the use of obscene or profane language; and repeated phone calls made with the intent to annoy, abuse or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

**NORTH CAROLINA:** North Carolina Department of Insurance permit number 3914.

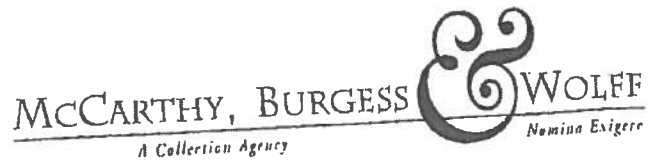
**TENNESSEE:**

This collection agency is licensed by the Collection Services Board, State Department of Commerce and Insurance. 500 James Robertson Parkway, Nashville, TN 37243.

**WISCONSIN:**

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfi.org](http://www.wdfi.org).

# **EXHIBIT B**



THE MB&W BUILDING  
26000 Cannon Road  
Cleveland, Ohio 44146  
Phone 888.397.1538

Erin Vogel  
Erin Vogel  
[REDACTED]

Date	Our File #	Total Due
07/20/2017	[REDACTED] 5478	\$3,036.83

**DEBT VERIFICATION NOTICE**

Erin Vogel:

We are writing in response to your request for verification of the amount we are attempting to collect for our client, Payless Car Rental, Inc.. We have confirmed the following information with our client:

Debt Amount:	\$3,036.83
Creditor's Account #:	[REDACTED] 1381
Current Creditor:	Payless Car Rental, Inc.
Delinquent Customer Name:	Erin Vogel
Delinquent Customer Address:	[REDACTED]

**See Attached Documents**

Nicholas Evans  
(888) 817-1750 ext.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**Notice: See Following Page for Important Consumer Rights Information.**

Payless		We are proud to feature a 100% smoke-free fleet!																												
RENTAL AGREEMENT NUMBER. 1381		RECEIPT																												
<b>Your Information</b> Customer Name: FRIN VOGEL Method of Payment: DIRECT Cost Control Number: INVESTFEES*		<b>Your Vehicle Information</b> Vehicle Number: 86005532 Vehicle Group Rented: Subcompact Vehicle Group Charge: Subcompact Vehicle Description: BLK TOYO License Plate Number: YAL1 FWD Odometer Out: TXFLS1388 Odometer In: 32778 Total Miles: 34000 Fuel Gauge Reading: 222																												
<b>Your Rental</b> Pickup Date/Time: NOV 06 2016 @ 3:56PM Pickup Location: 2424 EAST 38TH STREET DALLAS-FORT WORTH INTL APO DALLAS, TX 75261, US 972-456-7939		Return Date/Time: DEC 13 2016 @ 10:30AM Return Location: 2424 EAST 38TH STREET DALLAS-FORT WORTH INTL APO DALLAS, TX 75261, US 972-456-7939 Additional fees may apply if changes are made to your return date, time and/or location.																												
<b>Your Vehicle Charges (MIN 28 DAY / MAX 69 DAY)</b> <table border="1"> <thead> <tr> <th>Rate Chart:</th> <th>Free Miles:</th> <th>Time and Mileage:</th> </tr> </thead> <tbody> <tr> <td>Miles: UNLIMITED</td> <td></td> <td>Your Discount</td> </tr> <tr> <td>Hourly: 16.51</td> <td></td> <td>6 DY @ 24.85 = 149.10</td> </tr> <tr> <td>Daily: 33.00</td> <td></td> <td>1 MO @ 605.88 = 605.88</td> </tr> <tr> <td>Ad'l Day: 24.85</td> <td></td> <td></td> </tr> <tr> <td>Weekly: 191.00</td> <td></td> <td></td> </tr> <tr> <td>Monthly: 685.88</td> <td></td> <td>Time and Mileage: 644.98</td> </tr> </tbody> </table>		Rate Chart:	Free Miles:	Time and Mileage:	Miles: UNLIMITED		Your Discount	Hourly: 16.51		6 DY @ 24.85 = 149.10	Daily: 33.00		1 MO @ 605.88 = 605.88	Ad'l Day: 24.85			Weekly: 191.00			Monthly: 685.88		Time and Mileage: 644.98	<b>Your Optional Products/Services</b> <table border="1"> <thead> <tr> <th>SLI</th> <th>15.75</th> <th>Accepted</th> </tr> </thead> <tbody> <tr> <td>Optional Services Total</td> <td>582.75</td> <td></td> </tr> </tbody> </table>		SLI	15.75	Accepted	Optional Services Total	582.75	
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<b>Net Charges:</b> <b>Your Total Due:</b>		<b>USD 3717.88</b> <b>3036.83</b>																												

Thank you for renting with Payless.  
 For all inquiries, please contact us at +1-800-729-5377 or [paylesscar.com](http://paylesscar.com).

Your vehicle was rented to you by 408520. Your vehicle was checked in by REBECCA.